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## APPENDICES

### Appendix I

#### Mahalaxmi Bikas Bank Limited

Fiscal Year	CRR	ROA	LATDR	ROE	CBBTDR	CBBCDR	cash and bank balance	total deposit	current deposit	net profit	equity
2021/22	3.22	0.7	95.58	6.25	1.79	25.43	1910254794	106238466851	7509073963	963479143	15400071110
2020/21	8.89	1.17	85.5	10.44	2.42	47.37	2673038605	110445872817	5642279943	1543348770	14781851324
2019/20	6.65	1.94	90.52	16.2	2.60	47.19	2546967726	97924444003	5397107408	2292524396	14154449362
2018/19	7.18	1.97	89.6	15.81	2.81	33.28	2374354666	84269219565	7133103928	2023511124	12801103793
2017/18	10.04	1.57	78.07	14.85	2.45	31.98	1984553390	80818815835	6205371596	1564688746	10539742841
2016/17	8.33	1.59	72.9	19.25	2.75	32.53	1799377270	65213519724	5531334474	1331881801	6920462451
2015/16	10.92	1.64	78.39	18.87	3.39	36.40	1753912290	51628221954	4818048457	1065436141	5645914521
2014/15	9.32	1.51	65.54	20.35	2.80	37.10	1527028783	54492993606	4115406375	922984007	4535798670
2013/14	9.58	1.19	49.55	20.31	2.09	24.60	1239453119	59125729453	5037126566	771471129	3798957417
2012/13	9.16	0.83	49.62	15.02	2.22	31.41	1186755022	53337264193	3777858754	480105493	3197458863

### Appendix II

#### Garima Bikas Bank Limited

Year	CRR	ROA	LATDR	ROE	CBBTDR	CBBCDR	cash and bank balance	total deposit	current deposit	net profit	equity
2021/22	36.21	1.59	92.93	11.2	2.57	15.32	4194902166	162814930677	27372923916	3527536906	31505117739
2019/21	33.98	1.86	85.84	11.7	2.72	18.74	3914278855	143628524817	20885876466	3331737575	28471221997
2019/20	27.2	2.77	93.62	14.71	2.82	19.22	3361603828	118884923356	17484157605	4191590635	28489965777
2018/19	29.15	2.71	95.64	13.01	3.74	31.34	3903860922	104178959617	12454132369	3442323796	26458304686
2017/18	31.18	2.15	92.9	10.87	3.71	30.50	3694234763	99515339449	12108302531	2565220197	23594331698
2016/17	23.33	2.32	95.46	13.6	3.80	26.49	3327910591	87387154947	12558579011	2464683088	18127314682
2014/15	28.74	3.12	93.77	21.66	3.8	28.50	2927338487	77035056186	10268496849	3490268417	16111012226
2014/15	30.43	1.76	94.8	10.09	4.05	31.13	2671955715	65898412646	8580489944	1520806289	15076248711
2013/14	32.27	2.97	100.81	16.1	4.38	30.80	2389295181	54477651530	7757016421	2289319963	14222913579
2012/13	36.65	2.9	104.06	13.97	4.75	48.31	2057014070	43264087394	4257773388	1839924770	13172827932

### Appendix III

#### Kamana Sewa Bikas Bank Limited

Year	CRR	ROA	LATDR	ROE	CBBTDR	CBBCDR	cash and bank balance	total deposit	current deposit	net profit	equity
2021/22	7.53	1.22	71.27	8.623	1.24	5.28	1092804548	87564219683	20664199505	1398835199	16222118151
2020/21	14.49	1.71	56.75	13.16	1.23	6.53	1175754169	95020841249	17997841866	1987390942	15102495274
2019/20	7.52	2.61	70.11	16.31	1.21	6.87	920032580	75731527432	13383872446	2434664521	14927074559
2018/19	18.91	2.61	66.45	15.73	1.51	6.6	1014367636	67061046522	15198420680	2189898090	13925502179
2017/18	19.71	1.84	62.2	11.98	1.27	6.53	811609528	63872885452	12422300151	1421596136	11864025316
2016/17	7.98	1.98	56.88	17.18	1.43	5.83	799366056	55727178456	13690280642	1292494632	7524175186
2015/16	24.03	1.99	48.92	21.69	1.37	4.87	785636090	57286482037	16125878269	1290025348	5948554654
2014/15	21.18	2.51	56.87	26.27	1.32	4.98	613768499	46298532040	12315435764	1336589187	5088090898
2013/14	16.43	2.67	58.63	26.38	1.74	5.17	687680696	39466453239	13282342895	1217940754	4617574225
2012/13	22.4	2.8	55.13	28.36	1.41	4.50	509677917	35965630744	11317217357	1168967497	4122168959

### Appendix IV

#### Muktinath Bikas Bank Limited

Year	CRR	ROA	LATDR	ROE	CBBTDR	CBBC DR	cash and bank balance	total deposit	current deposit	net profit	equity
2021/22	3.66	1.71	89.84	13.37	1.44	10.53	3234149797	223474470361	30686643937	4527552838	33858105545
2020/21	11.2	1.58	79.72	13.39	1.40	14.7	2682979459	190806469972	18235155943	3463240822	25855658567
2019/20	4.78	2.11	81.96	18.28	1.57	14.26	2566035682	162953999572	17986690530	4238853581	23188612393
2018/19	10.05	2.61	82.66	19.34	4.67	36.34	6297188921	134810669677	17325806590	3981892950	20586357305
2017/18	10.02	2.69	65.38	25.86	1.37	9.66	1637483131	118896156802	16946016377	3645279751	14094834782
2016/17	6.77	2.32	70.49	24.35	1.48	10.10	1640632219	110267271749	16237275994	2823461039	11595025719
2015/16	14.15	2.06	64.43	22.04	1.75	14.16	1820201446	103957095808	12848379756	2098162781	9519511394
2014/15	11.32	2.89	74.55	30.39	1.94	15.37	1468154377	75360769196	9545929798	2331372560	7671239218
2013/14	9.32	3.25	74.9	33.2	1.79	15.68	1140212319	63506102707	7271123319	2226686260	6707095734
2012/13	8.6	2.8	77.91	31.05	1.91	15.98	1050668504	54905676208	6572215166	1693491387	5453639845

## Appendix V

### Jyoti Bikas Bank Limited

Year	CRR	ROA	LATDR	ROE	CBBT DR	CBBC DR	cash and bank balance	total deposit	current deposit	net profit	equity
2021/22	5.66	1.17	96.69	11.32	2.54	42.70	4183569620	164489285837	9795395294	2711073708	23943774455
2020/21	5.93	0.95	92.31	8.181	2.84	44.69	3745462626	131660368354	8379148670	1712776521	20935385243
2019/20	4.19	1.67	94.61	12.97	2.50	43.14	2452131879	97892301967	5683120598	2257276027	17403014259
2018/19	6.68	1.65	90.46	11.24	2.86	50.30	2409717758	83970867219	4790516782	1853792753	16489809301
2017/18	7.72	1.69	85.5	13.81	2.32	34.68	1703496402	73224062599	4911254694	1467347467	10627149417
2016/17	10.81	1.49	84.07	16.25	2.30	55.85	1491151855	64781463622	2669761217	1115064628	6861159508
2015/16	13.32	1.21	75.32	15.2	2.22	56.09	817585058	36722917654	1457615709	500989608	3296446968
2014/15	13.72	1.36	76.73	14.57	1.83	56.49	497747548	27087258036	881062491	409922982	2812950241
2013/14	23.35	1.43	76.2	14.87	2.32	77.82	516770350	22185526928	664005726	360393624	2424079891
2012/13	18.91	0.28	78.01	2.307	2.02	53.16	323939422	15982555058	609309051	52224442	2263686167

### Descriptive Analysis of the Variables

Banks	Tools	LACLR	NRBTDR	CHTDR	LATDR	CATAR	ROA	ROE
MNBBL	Minimum	2.07	3.8	1.38	62.84	8.10	0.87	7.47
	Maximum	10.98	12.46	4.67	84.36	19.98	2.48	33.08
	Mean	5.57	7.32	1.93	74.96	13.93	1.66	22.47
	SD	3.13	2.95	0.99	6.10	4.65	0.58	8.13
GBBL	Minimum	4.53	4.20	2.58	84.84	9.67	1.36	11.20
	Maximum	8.89	11.35	4.75	94.16	15.12	2.77	19.34
	Mean	7.47	7.51	3.64	90.05	12.10	2.07	14.11
	SD	1.33	2.15	0.72	2.79	1.83	0.43	3.26
MBBL	Minimum	3.23	3.08	1.80	49.55	8.85	0.70	6.26
	Maximum	10.42	9.87	2.82	91.25	17.32	1.97	20.81
	Mean	6.64	7.57	2.54	73.70	13.09	1.32	15.77
	SD	2.05	2.04	0.45	14.66	2.71	0.42	4.57
JBBL	Minimum	5.06	8.65	1.84	74.31	14.85	0.20	2.31
	Maximum	16.55	21.66	2.87	91.81	26.28	1.69	16.08
	Mean	9.18	12.63	2.38	82.60	20.10	1.29	12.21
	SD	3.40	4.22	0.33	6.42	3.83	0.43	4.29
KSBBL	Minimum	2.36	2.00	1.21	48.32	20.38	1.02	8.62
	Maximum	59.73	16.25	1.74	71.27	39.06	2.64	28.36
	Mean	25.91	8.37	1.38	59.77	30.14	1.69	18.47
	SD	18.17	5.62	0.16	7.41	6.68	0.61	6.84

	Minimum	Maximum	Mean	Std. Deviation
ROA	2.31	33.08	1.61	0.49
ROE	0.20	2.64	16.61	5.42
LACLR	2.07	59.73	10.95	5.62
NRBTDR	2.00	21.66	8.68	3.40
CHTDR	1.21	4.75	2.37	0.53
LATDR	48.32	94.16	76.22	7.48
CATAR	8.10	39.06	17.87	3.94

*Source: Annual Report*

### Correlation Matix

	ROA	ROE	CHTDR	LADR	NRBTDR	LACLR	CATAR
ROA	1						
ROE	.135	1					
CHTDR	.245	-.164	1				
LATDR	.250	-.446**	.588**	1			
NRBTDR	-.277	.080	.008	.115	1		
LACLR	.017	.005	-.328*	-.505**	.035	1	
CATAR	.061	-.101	-.446**	-.471**	.140	.710**	1

\*\* . Correlation is significant at the 0.01 level (2-tailed)

\* . Correlation is significant at the 0.05 level (2-tailed)



## Regression of ROA ON Liquidity Position

### Model Summary

Model	R	R square	Adjusted R Square	Std. Error of the Estimate
1	.4701	.221	.423	.5199

a. Predictors: (Constant), LATDR, NRBTDR, LACLR, CATAR and CHTDR

### Analysis of Variance (ANOVA) Table

Model	Sun of Square	df	Mean of Square	F	Significance F
Regression	3.376	5	0.675	2.497	0.044
Residual	11.897	44	0.270		
Total	15.237	49			

a) Dependent Variable: ROA

b) Predictors: (Constant), LATDR, NRBTDR, LACLR, CATAR and CHTDR

### Coefficients Table

Model	Unstandardized Coefficients		Standardized Coefficients	T value	Sig.
	B	Std. Error	Beta		
1 (Constant)	0.512	0.645		0.793	0.432
CHTDR	0.156	0.100	0.269	1.560	0.026
LATDR	0.009	0.008	0.206	3.672	0.014
NRBTDR	-0.042	0.019	-0.320	-2.206	0.133
LACLR	-0.001	0.010	-0.015	-0.074	0.941
CATAR	0.023	0.014	0.331	1.632	0.010

(a) Dependent Variable: (ROA)

## Regression of ROE on Liquidity Position

### Model Summary

Model	R	R Square	Adjusted R Square	Std. error. of the Estimate
1	0.5746	0.3302	0.2541	5.6611

a) Predictors: (Constant), LATDR, NRBTD, LACLR, CATAR and CHTDR

### Analysis of Variance (ANOVA) Table

Model	Sum of Square	df	Mean of Square	F-test	Significance F
Regression	695.360	5	139.072	4.33	0.002
Residual	1410.12	44	32.048		
Total	2105.489	49			

a) Dependent Variable (ROE)

b) Predictors: (Constant), LATDR, NRBTD, LACLR, CATAR and CHTDR

### Coefficient Table

Model	Unstandardized Coefficients		Standardized Coefficients	T value	Sig.
	B	Std. Error	Beta		
1 (Constant)	46.361	7.019		6.605	0.000
CHTDR	0.332	1.086	0.049	2.508	0.031
LATDR	-0.337	0.085	-0.669	-3.963	0.000
NRBTD	0.089	0.205	0.005	0.443	0.667
LACLR	-0.039	0.109	-0.067	-0.368	0.720
CATAR	-0.292	0.155	-0.355	-2.489	0.016

(a) Dependent Variable (ROE)